UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF NEW YORK

WHITE PLAINS DIVISION

		FILED U.S. BANKRUPTCY COURT
	Σ	2023 CCT 18 P 3 36
In re:		S.D. OF N.Y. Chapter:13
Alicia Hinson Carpenter,		Case No.: 23-22577-CGM
	Debtor,	Judge: Hon. Cecelia G. Morris
	3	7

To: Trustee Thomas C. Frost, Esq.

Honorable Cecelia G. Morris

Again, for purposes of the courts time, I will try to keep this short. As stated in my letter to the court dated September 13, 2023; (Exhibit A)I have been trying to obtain an accurate and consistent payout/buyout number. As also stated in my September 13, 2023 correspondence to the court, there is major inconsistencies and irregularities regarding the final payout/buyout number. In addition, as stated in my September 13, 2023 letter, I am NOT trying to misuse or abuse the Bankruptcy Court. In fact, I would have much preferred to receive consistent information attorney DiCaro of Shapiro, DiCaro and Barak LLC which later became LOGS,LLC and Champion Mortgage which later became PHH and somewhere in there Nationstar Mortgage. I can provide correspondences with all.

FACTS

- 1. **Exhibit B** is the reported buyout number provided by McCalla Raymer Leibert Pierce, LLC, which states that a buyout number as of **August 1, 2023** is \$425,507.32.
- 2. **Exhibit** C by Attorney DiCaro states that \$457,669.44 was owed on May 20, 2022. Which is approximately 1 ½ yrs. ago/ some 18 months ago.
- 3. One can understand my confusion. How could I owe less now than I did 18 months ago???
- 4. To further add to my confusion, when I exited the Bankruptcy Court in October of 2021, our former attorney David Eddy, provided to the court a buyout number from Champion Mortgage of approximately \$380,000. How in 7 months did we accumulate approximately \$70,000 which attorney DiCaro states in Exhibit C????? I can provide the numerous correspondences that started in November of 2021 with attorney DiCaro and his associates.
- 5. Not to mention I was originally ready and capable to go to close with Nationstar and Mr. John Rieger when the debt owed was approximately \$249,000. I can provide documentation of the correspondences.
- 6. My only reason for needing the assistance of the Bankruptcy Court on so many occasions, is in fact due to the numerous inconsistencies and irregularities of the above named agencies. As stated I can provide documentation.
- 7. This loan reportedly started with my 95 year old mother who was suffering from dementia and was not in any frame of mind to enter any mortgage agreement of approximately \$130,000.

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Again, for purposes of the course tain. It well try to every this short. As stated in my fetter to the court dated a speciment 3, 2023; (Exhibit All here in congregate to obtain an account and consistent payouthnyout number. As also associate from Separate. The John of configuration in the isomorphism payouthnyout number foregalabilities regarding the final psycarbodyses and in electric manufactures of almost psycarbodyses, to admire the feet may september 13, 2023 letter. I am NOU in the tomester or almost the land, upon the feet of the electric consistent into the ration attends DiCaro of Shapers. Dr. are and the ak 13.00 which later be take 1.003.LLC and Champion Mor gage which take the charge in there is should be careful provide corresponds. Let with all

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- 7. For Joan reportedly started with an Propertial module who was suffering from dementia and was not in any frame of mind at arome from their sugestances on of approximately \$130,000.

8. Numerous representatives of the above organizations have stated that they don't want the home, however they continue to squeeze every bit of equity out.

WHEREFORE: I have no problem with the court lifting the stay, if there was a consistent buyout number. I SINCERELY AND WHOLE HEARTEDLY DO NOT BELIEVE THIS IS AN ACCIDENT ON THEIR PART!! I ask and pray that the court assist in this matter.

Respectfully,

Reverend Alicia Hinson Carpenter

Dated: October 18, 2023

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF NEW YORK WHITE PLAINS DIVISION



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In re:		
		Chapter:13
Alicia Hinson Carpenter,		Case No.: 23-22577-CGM
	Debtor,	Judge: Hon. Cecelia G. Morris
	X	Z.

To: Trustee Thomas C. Frost, Esq.

Honorable Cecelia G. Morris

I would first like to apologize for this late correspondence. I will try to keep this short. I would also like to make it abundantly clear, that I have been desperately trying to acquire an accurate, consistent payout number on the reported loan on my home.

I have and have had for more than 2 (two) years now, the ability and the means to resolve this loan.

Between Wells Fargo, Nationstar Mortg., Champion Mtg., PHH Mortg. and especially attorney DiCaro of LOGS,LLC formally Shapiro, DiCaro & Barak. I have been unable to acquire an itemized accurate and consistent buyout number from these numerous entities. Now there is McCalla Raymer Leibert Pierce, LLC, Attorneys for Mortgage Assets Management, LLC. has been added. I do not believe that this is one big accident on their part to not provide an itemized, accurate and consistent payout number. I can and will provide documentation of the numerous correspondences.

Also I would like to make it clear, that any suggestion that I may be misusing or abusing the bankruptcy process is false. I am simply trying to save the home that I have lived in for more than 60 years (sixty).

WHEREFORE: I ask and pray for your assistance in this matter.

Respectfully,

Reverend Alicia Hinson Carpenter

Dated: September 13, 2023

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Respectivily

Reverend Aliera Hinson Carpenter

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Relief from

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DEBT AND VALUE REPRESENTATION

 TOTAL PRE-PETITION AND POST-PETITION INDEBTEDNESS OF DEBTOR TO MOVANT as of AUGUST 10, 2023: \$425,507.32
 (Note: this amount may not be relied on as a "payoff" quotation.)

- 6. MOVANT'S ESTIMATED MARKET VALUE OF THE REAL PROPERTY OR COOPERATIVE APARTMENT: \$500,000.00
- 7. SOURCE OF ESTIMATED VALUATION: Broker Price Opinion/Appraisal.

STATUS OF THE DEBT GOOD THROUGH AUGUST 1, 2023 *totals are estimated as POC has not yet been filed*

8. TOTAL PRE-PETITION INDEBTEDNESS OF DEBTOR TO MOVANT GOOD THROUGH AUGUST 1, 2023: \$424,774.24 (Total Debt)

A.	AMOUNT OF PRINCIPAL:	\$288,546.20
B.	AMOUNT OF INTEREST:	\$112,420.91
C.	AMOUNT OF ESCROW (taxes and insurance):	N/A
D.	AMOUNT OF FORCE PLACED INSURANCE	
	EXPENDED BY MOVANT:	N/A
E.	AMOUNT OF ATTORNEYS' FEES BILLED TO	
	DEBTOR PRE-PETITION:	N/A
F.	AMOUNT OF PRE-PETITION LATE FEES,	
	IF ANY, BILLED TO DEBTOR	N/A

- 9. INTEREST RATE: 6.76000% (If interest rate is (or was) adjustable, please list the rate(s) and date(s) the rate(s) was/were in effect on a separate sheet and attached the sheet as an exhibit to this form; please list the exhibit number here: INTEREST RATE GOOD THROUGH 8/1/2023
- 10. PLEASE EXPLAIN ANY ADDITIONAL PRE-PETITION FEES, CHARGES OR AMOUNTS CHARGED TO DEBTOR'S ACCOUNT AND NOT LISTED ABOVE: MIP: \$2,768.39; SERVICING FEES: \$5,770.60; CORPORATE ADVANCES: \$15,186.69; INTRA MONTH PER DIEM TOTAL: \$81.45

(If additional space is needed, please list the amount on a separate sheet and attach the sheet as an exhibit to this form; please list the exhibit number here: N/A.)

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- 5. FOTAL FRE-ENTITION NU POST-ENTITION INDEPTEDNESS OF DEBTOR FO MOVALUE as of ADFLET IN 2023, Selejap732 (Note: this amount may not be taked on as a "payoff" quetamen.)
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LOGS Legal Group LLP

Attorneys at Law

175 Mile Crossing Boulevard Rochester, New York 14624

Tel: (585) 247-9000 • Fax: (585) 247-7380

May 20, 2022

Jim Carpenter 233 Woodworth Avenue Yonkers, NY 10701

gospelcafe@aol.com

RE:



Mortgagor: Alice Hinson

Property Address: 233 Woodworth Avenue, Yonkers, NY 10701

Our File No.: 12-015482

Dear Mr. Carpenter:

We are in receipt of your request for information pertaining to the sums necessary to pay off the above referenced mortgage account. The amount listed below must be tendered to this office by May 31, 2022 to satisfy the loan in full.

\$457,669.44 made payable to PHH Mortgage Corporation (Including Attorney Fees and Costs) in the form of an official bank check, certified check or bank attorney closing account check.

The following is a breakdown of the amount due:

Amount Due Per Judgment	\$263,215.78
Interest Due	
Contract Rate 3.050% 05/12/17 to 05/22/17	2,243.46
Legal Rate 9.000% 08/23/17 to 04/29/22	110,983.31
Legal Rate 2.000% 04/30/22 to 05/31/22	447.11
Attorney's Fees Per Judgment	1,300.00
Costs Per Judgment	2,803.44
Post Judgment Advances (Escrow, Property Inspections, Appraisals)	74,990.34
Advertising Expenses	1,353.00
Tax Search	333.00
Total	\$457,669.44

Funds received after the above date will not be accepted. If you cannot tender the full amount due by this date, please contact our office when you are in a position to either pay off the loan or bring the account current and advise us of the date when you expect to be able to tender funds. We will then provide updated figures good through that date.

www.LOGS.com

Partners Gerald M. Shapiro (licensed in FL, IL) David S. Kreisman (licensed in IL)

Regional Partner

John A. DiCaro (licensed in NY)

Managing Partner

Shari S. Barak (licensed in NY)

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Please do not send an insufficient amount as the funds will automatically be returned. If you do not have sufficient funds to pay the loan in full by the aforementioned date, the mortgagor may submit, in writing, an alternative payment proposal that we will forward to our client for review. Acceptance into a Loss Mitigation program is not guaranteed.

Acceptance of funds and reinstatement of the mortgage are both subject to verification by our client. Please note that we may continue with the foreclosure and fees and/or costs advanced by the mortgagee may be due in addition to the sum quoted above. Upon verification of acceptance of said funds, this office will discontinue the foreclosure action and cancel the Notice of Pendency filed against the property.

Please note that this letter is sent to you without prejudice to any foreclosure proceedings, nor shall same constitute or be deemed a waiver of any of our client's rights nor affect the fact that the loan has been accelerated and the principal balance is now due. Further, this letter may not be used in any Court for any purpose whatsoever, and is sent to you for informational purposes only.

Thank you for your cooperation.

Steven M. Palmer, Esq.
Foreclosure Attorney
LOGS Legal Group LLP f/k/a Shapiro, DiCaro & Barak, LLC
175 Mile Crossing Boulevard
Rochester, New York 14624
SMP/nrr

THIS FIRM IS A DEBT COLLECTOR. THIS LETTER IS AN ATTEMPT TO COLLECT A DEBT; ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

If you are under the protection of the U.S. Bankruptcy Code, this is NOT a demand for payment. This letter is provided for information purposes only at your request.

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